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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First named inventor: Ian E. Abrahams

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System for Managing Risk Title:

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Examiner: Graysay, Tamara L.

RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents United States Patent and Trademark Office PO Box 1450 Alexandria, VA 22313-1450

Sir:

This paper is filed in response to the final Office action mailed 5 April 2005.

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